Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

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1.-10. (Canceled)

11. (Original) A method for transmitting information between a portable unit and an entity, comprising:

establishing communications by the entity with the portable unit, verifying and authenticating a user of the portable unit; and uploading user information into the portable unit if the user is verified and authenticated.

- 12. (Original) The method of claim 11, wherein the verifying and authenticating of the user includes receiving downloaded user identification information from the portable unit.
- (Original) The method of claim 12, wherein the user identification 13. information includes biometrics.
- (Original) The method of claim 11, wherein the verifying and authenticating 14. of the user includes receiving for review user identification information printed on a separate document.
- 15. (Original) The method of claim 11, wherein the uploading of the user information includes accessing records stored on a computer of the entity and uploading the user information into the portable unit via an input/output (I/O) port of the portable unit.

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- 16. (Original) The method of claim 11, wherein the uploading of the user information includes swiping a magnetic stripped card into a magnetic card reader, converting information stored within the magnetic stripped card into digital information and uploading the digital information into the portable unit via an input/output (I/O) port of the portable unit.
- 17. (Original) The method of claim 11, wherein the uploading of the user information further includes swiping a smart card into a smart card reader, converting information stored within the chip of the smart card into digital information and uploading the digital information into the portable unit via an input/output (I/O) port of the portable unit.
- 18. (Original) The method of claim 15, wherein the uploading of the user information further includes transferring the information into a protected memory area of an internal memory within the portable unit.
- 19. (Original) The method of claim 15, wherein the uploading of the user information further includes transferring the information into a protected memory area of a tertiary device within the portable unit.
- 20. (Original) The method of claim 11 further comprising prompting user of the portable unit to set up at least one of a user identification and a password after completion of the uploading of the information.
- 21. (Original) The method of claim 11 further comprising denying access to the information if the user is unable to be verified and authenticated.

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- 22. (Original) The method of claim 11, wherein the entity is one of a financial institution, a governmental agency, a commercial enterprise, a non-profit enterprise and a kiosk.
- 23. (Original) The method of claim 11, wherein the establishing of communications includes establishing an internet connection with a web site of the entity.
- 24. (Original) The method of claim 23, wherein the uploading of the user information includes uploading a file to an electronic mail address or web site accessible by the portable unit.
- 25. (Original) The method of claim 11, wherein the uploading of the user information occurs over the wireless telephone link.
- 26. (Currently Amended) The method of claim 11 further comprising uploading of remote codes into the portable unit, if the user is verified and authenticated, includes accessing the remote codes stored on a computer of an entity and uploading the remote codes into the portable unit via an input/output (I/O) port of the portable unit.
- 27. (Original) The method of claim 26, wherein the uploading of the remote codes includes accessing the remote codes stored on a computer of an entity and uploading the remote codes into the portable unit via an input/output (I/O) port of the portable unit.
- 28. (Original) The method of claim 26, wherein the uploading of the remote codes includes uploading the remote codes from a universal programmable remote control.
- 29. (Original) The method of claim 26, wherein the uploading of the remote codes includes manually inputting the remote codes into the portable unit using the keypad.

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30. (Original) The method of claim 26, wherein the remote codes include a transmission format including at least one of digital signals, one or more analog signals modulated within a selected frequency range, series of infrared pulses, radio frequency,

optical signals and laser.

31. (Original) The method of claim 26, wherein the uploading of the remote

codes includes transferring the remote codes into a protected memory area of an internal

memory within the portable unit.

32. (Original) The method of claim 26, wherein the uploading of the remote

codes further includes transferring the remote codes into a remote control transceiver within

the portable unit.

33. - 49. (Cancelled)

50. (Original) A software program embodied in a machine readable medium and

executed by a processing unit within a transactional entity for receiving user transaction

information from the portable unit.

51. (Original) The method of claim 50, wherein the receiving user transaction

information includes wireless methods of communication.

52. (Original) The software program of claim 50, wherein the software program

allows the uploading of a digital receipt and confirmation of transactions into a portable unit.

53. - 59. (Cancelled)

60. (Original) A method for accessing user information downloaded into a portable unit, comprising:

selecting a key of the portable unit to access user transaction information;

selecting a function to retrieve the user transaction information from memory within the portable unit, and

transmitting the user transaction information to an input/output interface of the portable unit for transmission to a targeted transactional entity.

- 61. (Original) The method of claim 60, wherein the user transaction information includes a credit card number and expiration date.
 - 62. 65. (Cancelled)
 - 66. (New) A method comprising

authenticating a user of a portable unit, the portable unit comprises a display, a wireless transceiver, a processing unit and a non-volatile memory contained within a casing; and

uploading drivers license information for storage within the memory, the drivers license information includes a digital picture of the user, a user name and a drivers license number.

- 67. (New) The method of claim 66, wherein the uploading of the drivers license information is stored in a protected area of the memory.
 - 68. (New) The method of claim 66 further comprising;

 prompting the user to set up a user identification and a password for accessing the drivers license information.

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69. (New) The method of claim 66, wherein the drivers license information is a read only file.

- 70. (New) The method of claim 66, wherein the drivers license information further comprises a digital picture of a drivers license of the user.
- 71. (New) The method of claim 66, wherein the drivers license information further comprises an age of the user, a date of birth of the user, and an indication of corrective lenses.
- 72. (New) The method of claim 66, further comprises selecting one of a plurality of options to download the drivers license information, the plurality of options include (i) physical connectivity where an input/output port of the portable unit is connected to a device to receive the downloaded drivers license information, and (ii) remote connectivity where the drivers license information is transmitted to an Internet address.